

OCTOBER 2002

Insight

For
benefits
administrators

Enrollment reminders

Submit SLTD salaries by October 31

If your entity is not part of the Comptroller General payroll group, the Employee Insurance Program (EIP) would like to remind you to provide our office with salary information as of October 1, 2002, for all of your employees who participate in the Supplemental Long Term Disability (SLTD) program and have had a change in salary since October 1, 2001.

You may submit this information in one of two ways—by diskette or by e-mail. Many of you picked up a pre-formatted diskette at the “Benefits at Work” 2002 conference or received one in the mail. You may use this diskette, or you may submit the information as an e-mail attachment addressed to eipbenefits@eip.state.sc.us. If you submit your information as an e-mail attachment, please include the fields listed below as text information with leading zeroes for the Social Security number and salary. You must also allow 25 spaces for the last name. Do not include any titles or punctuation in the file text.

Type “SLTD Salary Update” on the subject line of the e-mail. In the text body of the e-mail please include your group ID number, group name, contact person and telephone number. If you have any technical questions regarding the file requirements, call Tony Dahl, Division of the State Chief Information Officer at 803-734-1863.

Text file format

SSN: Nine numeric characters
Last Name: 25 alpha characters
Salary: Six numeric characters (in whole dollar amounts, no cents)

Example: 012345678jones 012345
123456789williams 023456
223456789smith 125789

“NOE”—“No Other Extensions”

November 15, 2002, is the final deadline for submitting any remaining annual enrollment NOEs to EIP. Take note! No extensions will be granted beyond this date!

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Insurance rates available on the Web



Find all of the insurance rates in effect for 2003 in one location on the Employee Insurance Program's Web site! Simply log onto our site at www.eip.state.sc.us and click on “Insurance Rates” on the left-hand side of the home page. Then, choose from the menu below.

- Health, Dental, Life and LTD for Active Subscribers
- Optional Life and Dependent Life Spouse Insurance Rates
- Monthly Insurance Rates For Part-Time Teachers
- COBRA (18, 29 or 36 Months)
- Health and Dental for Survivor Spouses/Survivor Children Eligible and not Eligible for Medicare
- Health and Dental for Retirees/Spouses/Children Eligible and not Eligible for Medicare with State Funded Benefits
- Health and Dental for Retirees/Spouses/Children Eligible and not Eligible for Medicare without State Funded Benefits

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South Carolina
Budget and Control Board
Employee Insurance Program



P.O. Box 11661
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www.eip.state.sc.us

Enrollment

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Keep those NOEs coming!

Staff at EIP ask you to submit completed NOEs as soon as you receive them rather than waiting until the end of the annual enrollment period in October. This will facilitate the enrollment process and expedite data entry so that your employees are in our system sooner. Should you have any changes during enrollment, simply send in the corrected NOE and attach a copy of the one submitted previously.

Two NOEs are better than one

Please ask any employees, who are changing health insurance plans and enrolling in the Optional Life (OL) Insurance program or increasing OL coverage, to complete two Notice of Election (NOE) forms—one for the change in health plan, the other for the OL. Doing so will ensure that the health plan change is not delayed while medical evidence is evaluated for the OL.

October is National Breast Cancer Awareness Month



With all the evidence suggesting early detection of breast cancer helps save lives, why would women forgo getting a routine mammogram? Some barriers to early detection of breast cancer are believing that if you are over age 65 you do not need a mammogram, thinking you are not at risk because the disease doesn't "run in your family" and avoiding a mammogram because you worry the results will turn up positive for the disease.

Here are the facts

- One in eight women will develop breast cancer.
- During 2002 an estimated 203,500 new cases of breast cancer will occur among women in the United States.
- Breast cancer is the leading cause of cancer deaths for women aged 40-59.
- A woman's risk of developing breast cancer increases with age, with 63 being the average age at diagnosis.
- Only 5-10 percent of breast cancer cases are hereditary.
- Breast cancer is 100 times more common among women than men.
- Women who have had no children or who had their first child after age 30 have a slightly higher breast cancer risk, and longtime use of Hormone Replacement Therapy, after menopause, may slightly increase the risk of breast cancer.
- Regular consumption of alcohol, cigarette smoking, and a diet high in polyunsaturated fats increases the risk of developing breast cancer.

Early detection is key

Vigilance is the best preventive measure. More than 90 percent of women survive whose breast cancer is found and treated early with no spreading beyond the breast. The best defenses are regular monthly self-exams (beginning at age 18) and regularly scheduled mammograms (beginning at age 40). More than half the time

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Faces and Places

There have been some staff changes at the Employee Insurance Program in recent months, so we thought you might want to know who's on board and who's left since June of this year.

Welcome ...	Who works in ...	As of ...
Marietta Boykin	Customer Service	June 2
Rovilma Diamond	Customer Service	June 2
Marvette Meggett	Customer Service	June 17
Karen Rumfelt	Financial Services	September 17
George Ropp	Field Services	October 2

Good-bye to ...	Who worked in ...	And left ...
Elizabeth McPherson	Customer Service	August 21
Ray Sharpe	SILVERxCARD	August 30
Blanche Steward	Operations	August 30



*Marietta Boykin,
Customer Service*



*George Ropp,
Field Services*



*Rovilma Diamond,
Customer Service*



*Marvette Meggett,
Customer Service*



*Karen Rumfelt,
Financial Services*

New inquiry system coming your way

Our Information Technology staff members are working on a new Web application, *Employee Benefits Services* (EBS), that will provide you with access to your employee's insurance information. No more dial-up connections! EBS will allow easy access to enrollment and reporting data via the Internet. In the coming months, look for more EBS information in your *Insight* newsletter that will include details, training and scheduled implementation.

Insurance rates

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- Long Term Care for Active Employees/Spouses
- Long Term Care for Active Coverage Retained after Retirement for State Funded Benefits
- Long Term Care for Active Retirees/Spouses/Parents/Parents-In-Law

The results are in

The Employee Insurance Program (EIP) would like to thank all of you who participated in the recent 2002 Benefits Administrator (BA) Satisfaction Survey. We are happy to report the following results.

AREAS OF SERVICE RATED	PERCENTAGE RESPONDING EXCELLENT OR GOOD
Overall Performance	95%
Training and Publications	96%
Customer Services Phone Service	87%
Claims Service	92%
Enrollment Needs	89%
On-site Training	94%
Operations Phone Service	89%
Financial Services Customer Service	97%

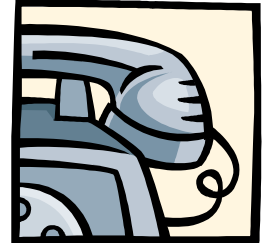
Of the training classes offered by EIP, the top three classes BAs voted most beneficial were *Insurance Benefits*, *Retirement Options* and *COBRA*. Eighty-two percent of respondents expressed an interest in training/distance learning via their computers, through either the Internet or CD ROM. BAs also rated EIP's publications, and their top three were *The Insurance Advantage*, the *Insurance Benefits Guide* and the *Insight* newsletter (rating of Excellent or Good).



Regarding the "Benefits at Work" conference, 89 percent of responding BAs indicated the conference prepared them adequately for enrollment, and 87 percent noted that they were likely to use the benefits video during the October annual enrollment.

New call-center approach to improve services

The Employee Insurance Program (EIP) is adopting a "call-center" method of answering phone inquiries.



This change should improve services to customers and increase internal efficiency.

Beginning October 14, 2002, all calls will be directed through the main numbers for EIP—803-734-0678, or the toll-free number, 888-260-9430. Operations staff will no longer receive incoming calls, whether or not the caller dials the staff person's number directly. Customer Services staff are well versed on EIP business processes and will answer all subscriber and employer inquiries.

The call-center approach will provide a central source for information and will eliminate transferring callers throughout the agency. It will also free up Operations staff to process enrollment and change forms more quickly and efficiently.

The staff members at EIP hope you will enjoy this new level of service. As always, we welcome your comments and suggestions as this change gets underway.

*The information contained in **Insight** that affects your employees should be communicated to them in a timely manner.*

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Breast cancer

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breast cancer found via mammography is found at early, more treatable stages. But, mammograms alone are not enough—like any medical device, they have limitations and are not 100 percent accurate. Humans read mammograms and humans make mistakes. Yet, mammograms are a powerful tool when combined with regular self-exams.

The State Health Plan covers routine mammograms as follows (additional information may be found in the *Insurance Benefits Guide*):

- Age 35-39—one baseline mammogram;
- Age 40-49—one routine mammogram every other year;
- Age 50-74—one routine mammogram every year.

Among the 50 states, South Carolina has a high rate of deaths resulting from breast cancer and cervical cancer and one of the highest rates of uninsured women. Through a program known as the *Best Chance Network* (BCN), special funding has been provided for screening women, who are uninsured and whose income falls at or below 200 percent of poverty level, for these two forms of cancer. More than 200 health care providers and facilities in South Carolina provide screening and follow-up services. For more information, call the American Cancer Society at 1-800-227-2345.

Screening for breast cancer is something every woman should do without question. With early detection, mammograms and the help of medical specialists, a woman can beat breast cancer because she has decided to make an informed decision. To learn more, visit the American Cancer Society at www.cancer.org and the National Breast Cancer Awareness Month Web site at www.nbcam.org.

Insight

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Budget and Control Board
Employee Insurance Program

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